

Information to identify the case:

Debtor 1	<u>Luke W. Aaron</u>	Social Security number or ITIN	xxx-xx-4005
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alisha M. Aaron</u>	Social Security number or ITIN	xxx-xx-2543
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20180-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luke W. Aaron

Alisha M. Aaron

4/15/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Luke W. Aaron
Alisha M. Aaron
Debtors

Case No. 20-20180-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 15, 2025

User: auto
Form ID: 3180W

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db	+ Luke W. Aaron, 286 Sherwood Dr, Cranberry Twp, PA 16066-4366
jdb	#+ Alisha M. Aaron, 286 Sherwood Dr, Cranberry Twp, PA 16066-4366
15184951	+ Golla Center for Plastic Surgery PC, 107 Gamma Drive, Suite 210, Pittsburgh, PA 15238-2936
15195194	+ Great American Insurance, 1640 Capital St, Ste 100, Elgin, IL 60124-8077
15184952	#+ Haush and Co., 1640 Capital Street, Suite 100, Elgin, IL 60124-8077
15184956	Matthew Povy, Weltman Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842
15207884	S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15193915	S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15184960	+ S&T Bank, PO Box 190, Indiana, PA 15701-0190
15184966	+ UPMC Patient Financial Services, Quantum 1 Building, 2 Hot Metal Street, Pittsburgh, PA 15203-2348

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JEFFERSONCAP.COM	Apr 16 2025 05:10:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	+ EDI: PRA.COM	Apr 16 2025 05:10:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Apr 16 2025 01:26:08	S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940
cr	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 01:27:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 01:27:00	Wilmington Savings Fund Society, RAS Crane & Partners, PLLC, 13010 Morris Road, Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
15184940	Email/Text: mnapoletano@ars-llc.biz	Apr 16 2025 01:28:00	Ability Recovery Services LLC, PO Box 4262,

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			Scranton, PA 18505-6262
15184941	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:48:30	American Express, PO Box 981540, El Paso, TX 79998-1540
15197625	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:36:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184942	+ EDI: BANKAMER	Apr 16 2025 05:10:00	Bank of America, PO Box 15026, Wilmington, DE 19850-5026
15198259	+ EDI: BANKAMER2	Apr 16 2025 05:10:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15184948	Email/Text: correspondence@credit-control.com	Apr 16 2025 01:27:00	Credit Control, LLC, PO Box 546, Hazelwood, MO 63042
15189133	EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15198824	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:37:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184943	+ EDI: CITICORP	Apr 16 2025 05:10:00	Citi Cards/Costco, PO Box 790046, Saint Louis, MO 63179-0046
15184944	EDI: CITICORP	Apr 16 2025 05:10:00	Citi Mastercard, PO Box 6403, Sioux Falls, SD 57117-6403
15219783	EDI: CITICORP	Apr 16 2025 05:10:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15184945	EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
15184946	EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank, PO Box 659705, San Antonio, TX 78265-9705
15184947	EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/HSN, Attn: Bankruptcy Dept., PO Box 183043, Columbus, OH 43218-3043
15184949	EDI: DISCOVER	Apr 16 2025 05:10:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
15188524	EDI: DISCOVER	Apr 16 2025 05:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15184950	^ MEBN	Apr 16 2025 01:23:55	FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
15218153	EDI: JEFFERSONCAP.COM	Apr 16 2025 05:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184953	+ EDI: JPMORGANCHASE	Apr 16 2025 05:10:00	JPMorgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
15203266	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 01:27:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15184954	EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
15184955	EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Kohl's/Capital One, PO Box 3043, Milwaukee, WI 53201-3043
15190914	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 01:37:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15184958	^ MEBN	Apr 16 2025 01:23:50	MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15205930	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 01:28:00	Midland Credit Management, Inc., PO Box 2037,

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			Warren, MI 48090-2037
15214249	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 01:28:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15184957	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 01:27:00	Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15213967	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 01:27:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15214236	Email/Text: perituspendrick@perituservices.com	Apr 16 2025 01:27:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15213595	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2025 01:27:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15196873	EDI: PRA.COM	Apr 16 2025 05:10:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15193914	^ MEBN	Apr 16 2025 01:26:05	S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
15185558	+ EDI: AISACG.COM	Apr 16 2025 05:10:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15184961	EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
15184962	EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
15184963	EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/EBay Mastercard, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15184964	EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15184965	EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15516966	+ Email/Text: bkteam@selenefinance.com	Apr 16 2025 01:27:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15184967	EDI: USBANKARS.COM	Apr 16 2025 05:10:00	US Bank, Cardmember Service, PO Box 790084, Saint Louis, MO 63179-0084
15215204	EDI: AIS.COM	Apr 16 2025 05:10:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15220241	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 01:36:14	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15219504	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 01:36:16	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15184968	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 01:36:46	Wells Fargo VISA, PO Box 10347, Des Moines, IA 50306-0347
16506207	+ Email/Text: bkteam@selenefinance.com	Apr 16 2025 01:27:00	Wilmington Savings Fund Society, Selene Finance LP, Attn: BK Dept., 3501 Olympus Blvd., Suite 500, Dallas, TX 75019-6295

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15218664	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15184959	##	Phoenix Financial Services LLC, PO Box 361450, Indianapolis, IN 46236-1450

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Alexander Herron	on behalf of Creditor S&T Bank aherron@grenenbirsic.com mcpupec@grenenbirsic.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
David W. Raphael	on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor S&T Bank bslaby@bdblaw.com
Jeremy J Kobeski	on behalf of Creditor S&T Bank jkobeski@grenenbirsic.com mcpupec@grenenbirsic.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Michael S. Lazaroff	on behalf of Debtor Luke W. Aaron butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Michael S. Lazaroff	on behalf of Joint Debtor Alisha M. Aaron butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11